

Information to identify the case:		
Debtor 1	Robert H. Ozmun	Social Security number or ITIN xxx-xx-6159
	First Name Middle Name Last Name	EIN --_-----
Debtor 2 (Spouse, if filing)	Peggy L. Ozmun	Social Security number or ITIN xxx-xx-7959
	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	
Case number:	21-22389-GLT	
	Date case filed for chapter 13 11/3/21	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert H. Ozmun	Peggy L. Ozmun
2. All other names used in the last 8 years		
3. Address	104 Shelton Place Evans City, PA 16033	104 Shelton Place Evans City, PA 16033
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 11/17/21

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 13, 2021 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteedpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 2/11/22 Filing deadline: 1/12/22 Filing deadline: 5/2/22 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 12/13/21 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Robert H. Ozmun
Peggy L. Ozmun
Debtors

Case No. 21-22389-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 17, 2021

User: dpas
Form ID: 309iPGH

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert H. Ozmun, Peggy L. Ozmun, 104 Shelton Place, Evans City, PA 16033-4724
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	S. James Wallace, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+ Peoples Gas Company LLC f/k/a Peoples TWP, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15428566	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
15428568	++ FIRST NATIONAL BANK OF PENNSYLVANIA, ATTN JOSIE MOCKER, 4140 EAST STATE STREET, HERMITAGE PA 16148-3401 address filed with court:, First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148
15428567	+ Farmers And Merchants, 222 Market Street, Kittanning, PA 16201-1525
15428573	+ Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15428574	Northwest Consumer Discount, 265 W Main Street, Saxonburg, PA 16056

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebttbuster.com	Nov 17 2021 23:32:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
smg	EDI: PENNDEPTREV	Nov 18 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2021 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 18 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2021 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Nov 17 2021 23:32:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Nov 18 2021 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15428551	+ EDI: CITICORP.COM	Nov 18 2021 04:38:00	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
15428550	+ EDI: AMEREXPR.COM	Nov 18 2021 04:38:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540

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15428558	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2021 23:32:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15428552	+ EDI: CAPITALONE.COM	Nov 18 2021 04:38:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15428553	+ EDI: CAPITALONE.COM	Nov 18 2021 04:38:00	Capital One/Youkners, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15428555	+ EDI: CITICORP.COM	Nov 18 2021 04:38:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15428556	+ EDI: CITICORP.COM	Nov 18 2021 04:38:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15428557	+ EDI: CITICORP.COM	Nov 18 2021 04:38:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15428559	+ EDI: WFNNB.COM	Nov 18 2021 04:38:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15428560	+ EDI: WFNNB.COM	Nov 18 2021 04:38:00	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15428561	+ EDI: WFNNB.COM	Nov 18 2021 04:38:00	Comenity Capital/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15428562	+ EDI: WFNNB.COM	Nov 18 2021 04:38:00	Comenity Capital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15428563	+ EDI: WFNNB.COM	Nov 18 2021 04:38:00	Comenity Capital/Levisa, Po Box 182120, Columbus, OH 43218-2120
15428564	Email/PDF: DellBKNotifications@resurgent.com	Nov 17 2021 23:40:23	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
15428572	+ EDI: CITICORP.COM	Nov 18 2021 04:38:00	Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15429760	EDI: DISCOVER.COM	Nov 18 2021 04:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15428565	+ EDI: DISCOVER.COM	Nov 18 2021 04:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15428568	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 17 2021 23:32:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148
15428569	+ Email/Text: bankruptcy@huntington.com	Nov 17 2021 23:32:00	Huntington National Bank, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124
15428554	EDI: JPMORGANCHASE	Nov 18 2021 04:38:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15428570	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2021 23:32:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15428571	Email/Text: camanagement@mtb.com	Nov 17 2021 23:32:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15428777	+ EDI: RMSC.COM	Nov 18 2021 04:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15428575	+ EDI: RMSC.COM	Nov 18 2021 04:38:00	Synchrony Bank/Brooks Bros, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15428576	+ EDI: RMSC.COM	Nov 18 2021 04:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15428577	+ EDI: RMSC.COM	Nov 18 2021 04:38:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

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15428578	+ EDI: RMSC.COM	Nov 18 2021 04:38:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15428579	+ EDI: RMSC.COM	Nov 18 2021 04:38:00	Synchrony Bank/Toro, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15428582	EDI: TDBANKNORTH.COM	Nov 18 2021 04:38:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
15428581	+ EDI: WTRRN BANK.COM	Nov 18 2021 04:38:00	Target, c/o Financial & Retail Services, PO Box 9475, Minneapolis, MN 55440-9475
15428580	+ EDI: WTRRN BANK.COM	Nov 18 2021 04:38:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15428584	+ EDI: USBANKARS.COM	Nov 18 2021 04:38:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15428583	+ Email/Text: jsprentz@urc.com	Nov 17 2021 23:32:00	United Refining, Attn: Bankruptcy, 15 Bradley Street, Warren, PA 16365-3299
15428585	+ EDI: WFFC.COM	Nov 18 2021 04:38:00	Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2021 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Peggy L. Ozmun dan@mrdebtbust.com katie@mrdebtbust.com;kaitlyn@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Robert H. Ozmun dan@mrdebtbust.com katie@mrdebtbust.com;kaitlyn@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com

Office of the United States Trustee

District/off: 0315-2

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP ecfpeoples@grblaw.com
PNGbankruptcy@peoples-gas.com

TOTAL: 6